



## Document Completion Instructions

### Conventional, Conventional Insured and CMHC (NHA) Insured Residential Mortgages

#### Forms Enclosed or can be obtained from our website ([www.cmidocs.com](http://www.cmidocs.com))

1006 PRV-2007/06	– Solicitor's Final Report and Certificate of Title
1010 PRV-2010/11	– Instructions to Solicitor regarding First Mortgage
1040 PRV-2007/10	– Agreement to Assume a Mortgage/Charge
Form 1053 PRV-2008/06	– Solicitor's Interim Report/Requisition for Funds
Form 5453-2009/09 Ontario	– Standard Charge Terms No. 200910
Form 6498-2008/03 Ontario	– Schedule of Additional Terms will be enclosed <b>for variable rate mortgages ONLY</b>
Form	– Acknowledgement/Direction and Guarantee (for electronically registered documents only)

#### Completion of Documents

Follow the instructions in the Document User Guide prepared by the Registration Division of the Ministry of Consumer and Commercial Relations and published by CCH Canadian Limited.

In addition, please follow A or B below, whichever is applicable.

#### A. FOR FIXED RATE MORTGAGES including CIBC Better Than Posted Mortgage, fixed rate closed mortgage, fixed rate open mortgage and 6-Month Convertible Closed Mortgage – Conventional, Conventional Insured and CMHC Insured Residential Mortgages.

##### **Form 2 Charge/Mortgage of Land** (Form 4746)

- i) Boxes 9(a)-(c) inclusive – Complete in accordance with the Mortgage Approval.
- ii) Boxes 9(d)-(i) inclusive – Complete in accordance with the MONTHLY or FLEXI terms on the Mortgage Approval, whichever is applicable.
- iii) Box 9(j) – For NON CONDOMINIUMS, insert "See paragraph 8.4 of Standard Charge Terms No. 200910".  
– For CONDOMINIUMS, insert "See paragraph 9.6 of Standard Charge Terms No. 200910".

##### Where the mortgage is being registered electronically, kindly insert the following information:

1. **Principal, Interest Rate, Calculation Period** – Complete in accordance with the Mortgage Approval.
2. **Interest Adjustment Date, Payment Date, Payment Amount, Balance Due Date** – Complete in accordance with the MONTHLY or FLEXI terms on the Mortgage Approval, whichever is applicable.
3. **Insurance** – For NON CONDOMINIUMS, insert "See paragraph 8.4 of Standard Charge Terms No. 200910".  
– For CONDOMINIUMS, insert "See paragraph 9.6 of Standard Charge Terms No. 200910".

If further additional provisions are to be included in the mortgage according to the Mortgage Approval, a schedule in proper form should be prepared and attached to Form 2.

#### B. FOR VARIABLE RATE MORTGAGES including CIBC Better Than Prime Mortgage™, CIBC Variable Flex Mortgage™ and variable rate open mortgage – Conventional, Conventional Insured and CMHC Insured Residential Mortgages.

##### **Form 2 Charge/Mortgage of Land** (Form 4746)

- i) Boxes 9(a) – Complete in accordance with the Mortgage Approval.
- ii) Boxes 9(b)-(c) inclusive – Insert "**See Schedule of Additional Terms**".
- iii) Boxes 9(d)-(i) inclusive – Complete in accordance with the Mortgage Approval.
- iv) Box 9(j) – For NON-CONDOMINIUMS, insert "See paragraph 8.4 of Standard Charge Terms No. 200910".  
– For CONDOMINIUMS, insert "See paragraph 9.6 of Standard Charge Terms No. 200910".
- v) Box 10 – Insert "Refer to Schedule of Additional Terms". Mark an "X" in the "Continued on Schedule" box.

##### **Schedule of Additional Terms** (Form 6498-2008/03 - Ontario)

- i) Complete "Page \_\_\_\_\_ of \_\_\_\_\_" as required.
- ii) Check the box for the type of mortgage.
- iii) Insert the mortgage number, date and mortgagor(s) name(s) in the appropriate boxes.

- iv) Complete the section entitled Interest Rate (Box 9(b)) as follows:
  - a) **For a CIBC Better Than Prime Mortgage:** Complete this section with the information contained in the Mortgage Approval and with the rate details calculated at the ongoing rate and **not** at the 9 month promotional rate.
  - b) **For a CIBC Variable Flex Mortgage:** Complete this section with the information contained in the Mortgage Approval.
  - c) **For a variable rate open mortgage:** Complete this section in accordance with the Mortgage Approval.
- v) Complete the section entitled Additional Provisions (Box 10) as follows:
  - a) **For a CIBC Better than Prime Mortgage:** Complete this section with the information contained in the Mortgage Approval for the 9 month promotional rate and the ongoing rate.
  - b) **For variable rate open mortgages only:** If the Mortgage Approval contains a provision entitled "Interest Rate Buy Down Coupon for Open Variable Rate Mortgages", you **must include** the Interest Rate Buy Down Provision contained in the section entitled Additional Provisions (Box 10) and complete it with the information contained in the Mortgage Approval. If the Mortgage Approval does not contain the "Interest Rate Buy Down Coupon for Open Variable Rate Mortgages" provision, you **must delete** the Interest Rate Buy Down Provision from the section entitled Additional Provisions (Box 10).

**Where the mortgage is being registered electronically, kindly insert the following information:**

1. **Principal, Interest Rate, Calculation Period** – Complete in accordance with the Mortgage Approval.
2. **Interest Adjustment Date, Payment Date, Payment Amount, Balance Due Date** – Complete in accordance with the MONTHLY or FLEXI terms on the Mortgage Approval, whichever is applicable.
3. **Insurance** – For NON CONDOMINIUMS, insert "See paragraph 8.4 of Standard Charge Terms No. 200910".  
– For CONDOMINIUMS, insert "See paragraph 9.6 of Standard Charge Terms No. 200910".
4. **Attach a copy of the Schedule of Additional Terms (completed in accordance with the instructions set out above) as a SCHEDULE to the mortgage or type in the provisions of the Schedule of Additional Terms in the "ADDITIONAL PROVISION FIELD".**

**If further additional provisions are to be included in the mortgage according to the Mortgage Approval, these provisions should be added to the Schedule of Additional Terms for variable rate mortgages.**